Athene Protector℠ Annuity Insight

ATHENE
Driven to do more®

The power of guarantees.

All fixed indexed annuities guarantee protection from loss due to market downturns.[1] But Athene Protector annuities go two steps further.

1. **A Return of Premium guarantee.** You'll never receive less than your initial premium payment, less any withdrawals, if you surrender your annuity before the end of the Withdrawal Charge period.[2] A Rider Charge for this benefit is deducted monthly from your annuity's Accumulated Value during the Withdrawal Charge period.

2. **A Minimum Interest Credit guarantee.** If the total interest credited to your annuity's Accumulated Value is less than the Minimum Interest Credit at the end of your Withdrawal Charge period, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals.[3]

These guarantees provide added confidence and peace of mind. This hypothetical example shows how:

Your Guarantees at Work

$100,000 initial premium payment, no withdrawals
0% credited interest each year during the Withdrawal Charge period

Athene Protector 7

End of Year	Accumulated Value	Cash Surrender Value
1	$99,600	**$100,000**
2	$99,202	**$100,000**
3	$98,805	**$100,000**
4	$98,410	**$100,000**
5	$98,016	**$100,000**
6	$97,624	**$100,000**
7	$97,234	**$100,000**
Beginning Year 8	**Guaranteed Amount: $110,000**	
	Assumes: 0% Interest Rate, 0.40% Annual Rider Charge Rate, 10% Minimum Interest Credit, no ROP Wait Period	

Athene Protector 5

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4	$98,410	**$100,000**
5	$98,016	**$100,000**
Beginning Year 6	**Guaranteed Amount: $110,000**	
	Assumes: 0% Interest Rate, 0.40% Annual Rider Charge Rate, 10% Minimum Interest Credit, no ROP Wait Period	

[1] Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

[2] Withdrawals do not include any applicable Rider or Withdrawal Charges.

Free Withdrawals. This annuity provides annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to 10% of the Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

Additional Withdrawal Provisions. This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met. Confinement Waiver is not applicable in MA.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene Protector 5: 8, 8, 7, 5.9, 4.6%; Athene Protector 7: 9, 8, 7, 6, 5, 3.9, 2.7%;

[3] Withdrawals do not include any applicable Rider Charges.

Annuities contain features, exclusions and limitations that vary by state. For a full explanation an annuity, please refer to the Certificate of Disclosure and contact your Financial Professional or the company for costs and complete details.

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The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

Athene Protector [GEN (09/15) NB] and Return of Premium Rider [ICC17 ROP (08/17)] issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability may vary by state; see Certificate of Disclosure for full details. Products not available in all states.

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